

Amendments to the Claims:

This listing of claims replaces all prior versions and listings of claims in the application:

Listing of Claims:

1. (Currently Amended) A composite textile fabric comprising an inner fabric layer made of a yarn comprising a plurality of fibers of polyester or other synthetic yarn which have been rendered hydrophilic, and an outer fabric layer made of a yarn comprising a plurality of fibers of polyester or other synthetic yarn which have also been rendered hydrophilic;

wherein the inner fabric layer and outer fabric layer are formed concurrently by knitting a plaited construction;

wherein particles of a refractory compound are embedded only within said plurality of yarn fibers of said inner fabric layer; and

wherein said inner fabric layer has a surface area enlarged by a raising process for creating air spaces to enhance insulation performance and for reducing contact of the inner fabric layer upon a wearer's skin, and substantial portion of the particles of the refractory compound are spaced from the surface of the skin, due to the raising process, to cause body heat reflected by the particles to travel through the trapped air space of the raised surface region for insulated warming of the wearer's skin.

2. (Original) The textile fabric of Claim 1, wherein said other synthetic yarn of each of said fabric layers is selected from the group consisting of acrylic, polypropylene and nylon.

3. (Original) The textile fabric of Claim 1, wherein the denier ratio of the yarn fibers of the inner fabric layer is at least as great as the denier of the yarn fibers of the outer fabric layer.

4. (Original) The textile fabric of Claim 1, wherein the denier of the yarn of the inner fabric layer is no greater than the denier of the yarn of the outer fabric layer.

5. (Original) The textile fabric of Claim 1, wherein the denier of the yarn fibers of the inner fabric layer is at least as great as the denier of the yarn fibers of the outer fabric layer and the denier of the yarn of the inner fabric layer is no greater than the denier of the yarn of the outer fabric layer.

6. (Original) The textile fabric of Claim 4, wherein the yarn fibers of the inner fabric layer have a denier of between about 0.7 and 6.0 and the yarn fibers of the outer fabric layer have a denier of between about 0.3 and 2.5.

7. (Original) The textile fabric of Claim 5, wherein the yarn of the outer fabric layer has a denier between about 100 and 300 and the yarn of the inner fabric layer has a denier of between about 50 and 150.

8. (Original) The textile fabric of Claim 1, wherein said compound is selected from the group consisting of titanium carbide, zirconium carbide and hafnium carbide.

9. (Cancelled)

10. (Original) The textile fabric of Claim 1, wherein the yarn of the inner layer is a small denier filament yarn.

11. (Original) The textile fabric of Claim 1, wherein the yarn of the outer fabric layer is spun, multifilament or a combination thereof.

12. (Original) The textile fabric of Claim 11, wherein the yarn fibers of the outer fabric layer are air jet spun.

13. (Original) The textile fabric of Claim 1, wherein said fabric is selected from the group comprising two-end fleece, three-end fleece, terry with regular plaiting, double terry, tricot, single knit jersey and double knit jersey fabrics.

14. (Original) The textile fabric of Claim 1, wherein each of said layers has an elastomeric yarn plaited therein.

15. (Original) The textile fabric of Claim 1, wherein the fabric has a weight per unit area of between about 2 ounces/yard<sup>2</sup> and 20 ounces/yard<sup>2</sup>.

16. (Original) The textile fabric of Claim 1, wherein the yarn fibers of the outer fabric layer are more hydrophilic than the yarn fibers of the inner fabric layer.

17. (Original) The textile fabric of Claim 1, wherein the outer fabric layer includes yarn fibers made of cotton or other absorbent fibers that are blended with the yarn fibers made of a polyester or other synthetic material.

18. (Previously Presented) The textile fabric of Claim 1, wherein said inner fabric layer has a surface area that is enlarged by a raising process selected from the group consisting of sanding, napping and brushing.

19-32. (Cancelled)